



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

Order Filed on May 21, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Antoniarose Hird
William J. O'Donnell

Debtors

Case No.: 19-24076 JNP

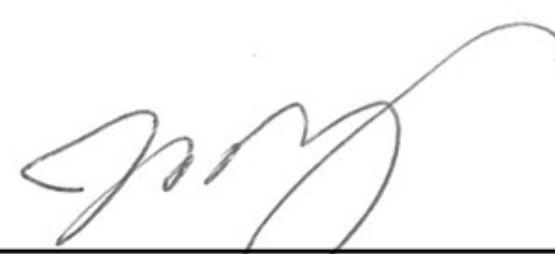
Hearing Date: 4/30/2024 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: May 21, 2024


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Antoniarose Hird, William J. O'Donnell

Case No: 19-24076 JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification as to real property located at 74 Malaga Lake Blvd., Malaga, NJ 08328, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Richard S. Hoffman, Jr., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 19, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through April 2024 with for a total post-petition default of \$1,544.08 (2 @ \$1,145.28, less suspense \$746.48); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,544.08 as well as the attorney fees of \$200.00 will be paid over four months by Debtor remitting \$436.02 per month, which additional payments shall begin on May 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2024, directly to Secured Creditor MidFirst Bank, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** the debtor reserves the right to seek a deferment or other loss mitigation option with regard to the arrears so that they can apply for a deferment; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid directly by Debtor outside of plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.